

IN THE UNITED STATES DISTRICT COURT  
FOR THE MIDDLE DISTRICT OF ALABAMA  
EASTERN DIVISION

George D. McCarley  
Plaintiff

v.

Household Finance Corporation III  
Defendant

Civil Action No. 3:06-CV-0091-MEF  
Lead Case<sup>1 2 3</sup>

APPENDIX OF CASES AND AUTHORITIES  
REBUTTAL OF DEFENSE SUMMARY JUDGMENT MOTION

<u>Bailey v. Glover</u> , 88 U.S. (21 Wall.) 342, 349 (1874)	11
<u>Bank of New York v. Heath</u> , 2001 WL 1771825, at *1 (Ill Cir. Oct 26 2001)	18
Bankruptcy Act of 1874	12
<u>Connecticut v. Doe</u> hr (90-143)501 U.S. 1 (1991)	17
<u>Egert v. FT Mort. Cos.</u> , No. 99 C 313, 1999 WL 528517 at *1 n. 2(N.D.Ill, July 19, 1999)	13
<u>Houghton v. Insurance Crime Prevention Institute</u> , 795 F.2d 322 (3 <sup>rd</sup> Cir. 1986)	12
<u>Jean Johnstone v. Bank of America</u> , No. 01 C 292 (Nov. 15, 2001)	12
<u>Johnson v. McCrackin-Sturman Ford, Inc.</u> , 527 F.2d 257, 262 (3 <sup>rd</sup> Cir, 1975)	11
<u>John Stark v. Thomas Parker</u> , 19 Mass. (2 Pickering) 267 (1824)	17
<u>Midwest Grinding Co v. Spitz</u> , 976 F.2d 1016, 1019 (7 <sup>th</sup> Cir. 1992	12
<u>N.Ind. Gun &amp;Outdoor Shows v. city of South Bend</u> , 163 F.3d 449,453 (7 <sup>th</sup> Cir 1998)	13
<u>Ramadan v. Chase Manhattan</u> Sept 22, 1998 US Court of Appeals for the Third Circuit No. 97-5282	11, 15, 17

<sup>1</sup> 3:06 cv 00091 (lead case) includes Household Finance Corporation, III (00093), HSBC-Gr. Corp. (00102), HSBC Mortgage Services, Inc. (00104), HSBC Finance Corporation (00101), and, Household International, Inc. (00103).

<sup>2</sup> Plaintiff reminds this court he is a non-attorney, Pro Se IFP Litigant

<sup>3</sup> Defendant posted \$12 billion profits, has huge internal litigation dept, and is represented by South's largest Law Firm

12 USC 2601	13	
12 USC §2605	9, 14, 16	and, Appendix pages 1-7
12 USC §2605 (e)	10, 13, 14, 19	
12 U.S.C. §2605(e)(1)	19	
12 USC §2605 (e) (2)	14 19	
§2605 (e)(2)(A)	16 19	
12 USC §2605 (e) (3)	14 16	
§2605 (a)(b)(c)	13	
§2605(e)(B)	19	
12 USC §2605(f)(4) Nonliability	18	
12 U.S.C. §2614	16 17 18	and, Appendix page 1

Rule 12(b)(6)	12
Federal Rule of civil Procedure 10(c)	12

Statute of Limitations	15, 18
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CFR (Code of Federal Regulations)	14, (See Briefs in Support Sept 28)
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TILA (Truth in Lending Act)	11,12,15,17
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RESPA (Real Estate Settlement Procedures Act)	2,11,12,13,14,15,16,17,18,19
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“Brief in Support” (See September 28 Plaintiff Motion for following)	
• Disclosure Defined”	
• “Disclosure Fraud at Inception of Mortgage, Fraud in Legal Paper Throughout Mortgage”	

*Ramadan* case summary at Appendix pages 1 through 7.

Contested Points objection	Plaintiff Exhibit 23
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Letter from Alabama Attorney General to McCarley	Plaintiff Exhibit 24
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Illinois Secretary of State Corporate Registration(s)	Plaintiff Exhibit 28
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APPENDIX OF PLAINTIFF EXHIBITS numbered 1 – 27 in text table page 3,4.